

## POPULATION

**McCleary, G. F.** *Race Suicide?* London, 1945. Allen & Unwin. Price 5s.

DR. MCCLEARY has the rare gift of writing for the layman without being patronizing. So his new book ought to find a large number of readers among those who are anxious to learn without having their intelligence insulted. This reviewer is one of that band, and pretends to no previous knowledge of population problems or eugenics—has no critical equipment, indeed, beyond a share in the ideology of the present generation about the problem.

Dr. McCleary's book takes the reader over ground which must be familiar to students of the subject: the approach of early demographers to the problem of declining birth-rates in the Western civilizations, the results of recent American statistical research, and the work of the Myrdals in Sweden. The exposition is lucid and concise and encourages the layman to refute for himself the fallacious arguments of politicians with which he or she is familiar. Dr. McCleary offers no easy solutions. His point of view seems to be that of the Myrdals. The problem of declining populations, he thinks, can, at the present stage of scientific knowledge, be attacked empirically at the material end by controlled social reforms. At the same time he appeals to people of goodwill to devote to family propaganda the same ingenuity that is devoted to pressing birth-control appliances on the public.

The book is concerned with the quality as well as the quantity of the population. To eugenicists Dr. McCleary's arguments about the pre-eminent influence of environment on intelligence may seem questionable. The lay reader with some experience of the effects of a new home on the school record of young evacuees will be inclined to endorse his optimism, an endorsement, however, which may be based on a mixture of scientific ignorance and self-congratulation. (The reviewer's own unscientific opinion is that the most effective environmental factor in the new life of evacuees was contact with

more correct speech habits, rather than diet or fresh air.)

The reasons advanced by ordinary men and women for limiting their families are scrupulously examined. There is one reason, a reason commonly advanced by women, which escapes mention. This is fear of death or "complications" at childbirth. In a straw-vote taken by the reviewer in a lower middle-class area no less than five out of eight women questioned gave this as their reason for not increasing small families or for not having any children at all. Those who had no children said that their views had been confirmed by the warnings of relatives or friends. Admittedly casual inquiries of this sort have no scientific value, but it is at least possible that this sort of reason underlies a great many of the conventional answers to questionnaires, and that an extension of up-to-date maternity services coupled with propaganda about progress in this field of medicine might have good results. The comfortable and common theory that childbirth leaves no scars on the memory is, at any rate, one of grandfather's tales.

There is one other omission in Dr. McCleary's book which is troublesome to the layman. Why is it that Holland remains a little island of optimism in a surrounding sea of declining birth-rates? Its social structure and economic history are not markedly different from those of its near neighbours. What is the local factor or complex of factors which makes the difference? Sir Alan Herbert, M.P., might be tempted to put it down to the conviviality induced by the excellent local beer.

SALLY CHILVER.

## SOCIAL SECURITY

**Lafitte, Francois.** *Britain's Way to Social Security.* Target for Tomorrow Series. London, 1945. Pilot Press. Pp. 110. Price 6s.

IN this little book of just over 100 pages Mr. Lafitte surveys and compares the proposals of the Beveridge Report and the White Paper on Social Insurance, and con-

cludes with some criticisms and suggestions of his own. The complexities of the subject are enormous, and Mr. Lafitte has tackled them manfully, and handles them with assurance, though the reader who tries to follow him through the tangle of regulations will need all his powers of concentration and possibly a pencil and paper beside him to make jottings as he goes along. This is, perhaps, inevitable, but the complexities are mostly matters of detail, whereas the principles involved are relatively clear, and Mr. Lafitte might have made a more valuable contribution to the education of the citizen if he had devoted more space to the principles before he plunged into the details.

On the question of principles, he is not always as clear as he might be. Take, for example, the following key sentence in a passage which leads from the historical introduction to a study of contemporary policy and problems :

“Social insurance is society’s newest method of handling a very old problem—the problem of *income-maintenance*, of providing income from public funds for families whose normal income is interrupted or likely to be interrupted by the common misfortunes of life.”

First, it is not clear how completely he equates social insurance with income-maintenance. Secondly, the services covered are not financed entirely out of public funds ; this is a fact which is not altered by his view (expressed later) that the insurance principle does not necessarily imply contributions from the insured. Thirdly, the term maintenance is obscure unless we are told what standard is to be maintained ; without some guidance on this point we should assume that the loss of income is made good, but that is not the principle followed. Fourthly, insurance benefits have been partly in the form of services and not only of cash (incidentally he does not make this very clear when describing the initiation of health insurance). Fifthly, some services do not make up a loss of income, but provide additional income to meet special needs. Of course, Mr. Lafitte is fully aware of these points and brings

them in as he goes along, but this method of exposition is likely to confuse the reader and make him miss the full significance of the issues discussed.

His main proposals are as follows. The benefit rates should be increased by 10 to 15 per cent to keep pace with the cost of living. Retirement pensions should be at the same rate as sickness and unemployment benefit ; this could be achieved without cost by postponing the retirement age to 67 for men and 62 for women, and there should be more substantial inducements to postpone retirement beyond these dates. Sickness and unemployment benefit should be of unlimited duration, and invalidity benefit at a reduced rate should be abolished. Social insurance and industrial injury insurance should be brought into closer relationship, though industrial injury benefits should be on a more generous scale than other benefits. Children’s allowances should be raised to 7s. 6d. tax free, with additions for the fourth and subsequent children, and maternity grants to £20 for the first child and £10 for the rest, payable out of taxes without insurance test. Mr. Lafitte says that the scheme “is not specifically designed to encourage larger families, but all the benefits provided for mothers and children should also be considered from that angle.” He does not examine the question whether his proposed improvements would be likely to have any effect in this direction. Industrial assurance should be nationalized, with a square deal for insurance agents. The financial arrangements should be reviewed after five years. Then the health service, maternity grants and attendant’s allowances, and funeral grants, should be transferred from insurance funds to taxation ; the employers’ contribution should be abolished ; the flat-rate insurance contribution should be retained, but at a reduced level, the greater part of the cost of the scheme being borne by taxes adjusted to capacity to pay. The proposals are backed by an examination of costs in relation to national income, but the budgetary problems involved are not closely examined.

T. H. MARSHALL.